

	Category	Amount
		<b>BADR</b>
Deposits	<b>CURRENT ACCOUNT</b>	
	Average Monthly balance	AED 10,000
	Fall below fee	AED 50
	Excess transaction fee (monthly free manned transactions - 6)	AED 10
	<b>SAVINGS ACCOUNT</b>	
	Average Monthly balance	AED 10,000
	Fall below fee	AED 50
	Excess transaction fee (monthly free manned transactions - 4)	AED 10
	Minimum balance requirement for profit payment	AED 1
	Profit rate	As per declared profit
	<b>MUDARABAH FIXED TERM DEPOSIT</b>	
Profit rate	As per declared profit	
Premature withdrawal	Profit rate re-aligned as per new tenor	
	<b>MISCELLANEOUS CHARGES</b>	
	Request for Statement of Accounts	
	- Regular statements	- Free
	- Additional statements upto 6 months	- Free
	- Statements for more than 6 months	- Free
ATM cards	<b>ATM CARD RELATED</b>	
	ATM card issuance	Free
	ATM card replacement fees	Free
	Mashreq ATMs in the UAE	Free
	UAE ATMs (Non-Mashreq ATMs in the UAE)	Free
	GCC ATMs (Non-Mashreq ATMs in the GCC)	Free
	Retail Global ATMs (Non-Mashreq ATMs in the rest of the world)	Free
Online	<b>BADR RETAIL ONLINE</b>	
	Access and Usage Fee	Free
	Bill Payment Fee	Free
	Enquiries and Online Statements Fee	Free
Banking Transactions	<b>REMITTANCES</b>	
	Pay Order (issuance and cancellation)	AED 8
	<b>DEMAND DRAFT</b>	
	Issuance* through Branch	AED 8
	Cancellation	AED 10
	Stop Payment	AED 30
	<b>TELEX TRANSFER</b>	
	Issuance through Branch	AED 40/45**
	Through BadrOnline	AED 20/25**
	Recall of T.T.	AED 50
	Remittances (receiving charges for funds)	AED 10
	<b>STANDING ORDER</b>	
	Set up / Amendment within Badr	Free
	Set up / Amendment – Other Banks	AED 50
	<b>TRANSACTION FEE</b>	
	Through Pay Order	AED 20
	Through demand Draft	AED 30
Through T.T.	AED 60	
T.T. Returned because of Discrepancy	AED 50	
Raising queries on Behalf of customer	AED 50	
Swift copy charges	AED 25	
	*Remitter has the option to bear the corresponding bank's charges.	
	** For transfers through Central Bank	
Cheque Related	<b>CHEQUE BOOK ISSUANCE</b>	
	Cheque book issuance	Free
	Cheque book additional	Free
	<b>CHEQUE CLEARING/COLLECTION</b>	
	Clearing within UAE	Free
	Collection within Remote Areas of UAE	AED 10
	GCC Countries	AED 15
	Other Countries	AED 30 + other bank charges
	Inward Clearing Return Cheques (cheque issued, returned unpaid)	AED 250
	<b>OUTWARD CLEARING RETURNED CHEQUES (Cheque received, returned unpaid)</b>	
	Collection within Remote areas of UAE	AED 10
	GCC Countries	AED 15
	Other Countries	AED 30
	Stop Payment Instruction (Per Cheque)	Free
	Special Clearing Cheque	AED 100
Request for Copy of Old Cheques/Documents	AED 50	
Custodial Services for Post-dated Cheques	AED 5	



## Home Finance

Profit rate	7.50% onwards (Calculated on a reducing balance basis)
Pre-Approval fee	AED 1,000
Processing fee	1% of finance amount or AED 25,000/- (whichever is lower)
Property Evaluation fee	AED 2,500
Re-validation fee	AED 500
Takaful Insurance charges	As per group insurance scheme
Rental late payment compensation (payment goes to charity)	Calculated on a daily basis on the unpaid rent installment at Rental rate + 1% p.a of the delayed amount
Pre-Payment (Full Settlement)	
- Through own funds	As per terms and conditions of the contract
- Through other financial institutions	As per terms and conditions of the contract

## Vehicle Finance

Processing fee	N/A
Late Payment fee (payment goes to charity)	AED 150
Temporary Release	AED 100
Permanent Release/ Clearance letter	N/A
Change of Number Plate	AED 100 (Refundable security deposit of AED 200 for Individuals & AED 500 for Companies)
Change of PDC/Recovery account	AED 100
Cash Collection fee	AED 100
Other Certificates (change of chassis no., ownership, emirate etc)	AED 100

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Badr Al-Islami may at any time at its sole discretion and determination replace, change, amend or supplement any of the charges herein mentioned